

# THRIFT LESSONS DRAWN FROM GREAT BRITAIN FOR AMERICAN USE

(By Associated Press.)  
NEW YORK, June 23.—Thomas W. Lamont, of J. P. Morgan & Company, delivered an address last evening to the New York state bank association on the question of "War Time Savings," showing how Great Britain has handled the problem and the result accomplished.

"To England's first war loan of a billion and three-quarter dollars in November, 1914, there were only 100,000 subscribers. To her last great Victory Loan of five billion dollars, early this year, there were eight million subscribers," the speaker explained. "What was it that caused this tremendous increase in national interest, this wonderful financial support from every part of the nation in the prosecution of the war? It was thrift, the habit of saving and investing; a habit formed by a whole people, working with one definite end in view."

"Now we are in the war, and now we in America must determine whether during the coming months and years of the conflict, our government is destined to have the whole-hearted and enthusiastic support of the nation."

"America's financial resources are now called upon to provide not only for the expenditures of the allies in this country, but also for funds to be expended by our own government, probably at the rate of \$10,000,000 to \$12,000,000 per day, in raising, equipping and maintaining our military forces. It is easier for us to appreciate the plain fact that the United States government is going to require great sums of money than it is for us to comprehend those sums, expressed in billions of dollars."

"The subscription books of the \$20,000,000 Liberty Loan were closed a week ago. We are well aware that the Liberty Loan is only the first of the issues which the government must bring out in order to meet our increasing war expenditures. The people of England subscribed to the Victory Loan last January about 40 per cent of their combined national income. In other words, two-fifths of the average earnings of every family in Great Britain were devoted to that loan. The result came from the united effort of millions of people, going without things they otherwise would have bought. America's Liberty Loan, just completed with success, has meant a monumental effort in the way of voluntary work. A great number of people who never before bought a bond contributed to the total result. Some of the wage earners, who patriotically subscribed, are probably still uncertain just what has happened, and are still a little hazy about what they are to receive in return for the weekly deductions to be made from their wages in paying for the bonds. And yet, if the American people were lending to their government in the same proportion of the national income that England lent this year, the total for America would be not a two billion, but a fourteen billion dollar loan."

"After two and one-half years of war, for every five men at the front from England there were eight people at home ready to back them up with their money. To put it another way what I have already said, if in proportion to population, we had had as many subscribers as there were to the last British war loan, we should have had 20,000,000 subscribers to the Liberty Loan."

"Our problem today is the problem that England faced two years ago: How shall we teach every man, woman and child in the country to save and become an investor in the government's obligations?"

"England has organized local, central committees for the establishment of the War Savings Association. These associations are co-operative organizations for the promotion of economy and thrift, and for the providing of means where war savings certificates of £1 denomination can be purchased on the installment plan. These certificates are issued by the government through the postoffice department at a cost of 15s 6d each and yield £1 at the end of five years. In other words, the certificate is a discount note, and has the appreciable merit of saving the interest as well as the principal of the investor. The certificates have fixed cash values for intermediate periods between date of purchase and date of maturity (the interest accruing being at a higher rate the longer the certificates are held), and are free from income tax. But no person, either individually or jointly with another person, may hold more than 500 certificates. Each member of the association pays in a week (or any other minimum sum that may be fixed by the association) and when a member's installments paid in aggregate 15s 6d, a war savings certificate is delivered to him."

Up to March 1st there had been formed in England and Wales over 1,100 local committees for education

work and organization. More than 25,500 war savings association had been established and affiliated with the central body, the National War Savings committee.

In the 29 months between the outbreak of war and the end of December, 1916, the small investor had lent to the British government in one form or another, \$650,000,000. In January and February, 1917, over 10,000 new associations were formed and in these two months the total subscriptions of the small investor for the Victory war loan were at least \$200,000,000.

"There are now in England and Wales between 2,000,000 and 3,000,000 members upon the books of the War Savings Association. Although this great army of small investors in government loans has been created during the last year, savings bank deposits increased almost \$60,000,000 in 1916. Such an increase, in the face of heavy investment in government loans, shows the wonderful results to which this system of thrift has led in Great Britain."

"America should unquestionably take advantage of England's pioneer work and experience in this field. In no other way can the people realize that individual economy, thrift and saving of pennies, collected in units of dollars and invested in loans to the government, will shorten and help win the war."

"If once we realize what others are giving up it is no great sacrifice to arrange our households so that a maid can take the place of a man and release the man for work which a woman cannot do; to eat more simply, so that less wastage occurs. In England, as you know, the number of courses in a meal is restricted by law and heavy fines are imposed for violating the rules laid down. The sacrifices that we can make along these lines are small compared with the sacrifice of those who are offering their lives to the country. Yet, in their way, they are just as essential to the good of the cause. To do without should be a matter of pride, a subject for praise."

"Of course we shall be charged with disturbing business all along the line. Yet it is absurd to talk of business going on as usual, when we have ten million men subject to draft for the front, subject to withdrawal from their customary pursuits and turned into consumers. Now we must look on the other side of the picture as well. Business will continue at high pressure; but it will be business directed toward one end. That end is War. Plants which do not or cannot adapt themselves to the manufacture of things which are needed are bound to suffer. Their workmen will have plenty of opportunity for employment, for the experience of our allies has shown that it is a shortage of labor, and not a surplus of labor, that has constantly to be met."

"If I were asked to sum up the advantages in our adopting some such plan as has been found necessary in England, I should mention three points. First, by concerted savings, those things we have to buy will cost us less than they otherwise would, in competition with the government, which has first call on all products it needs; second, an enormous reservoir of collected savings will be put at the disposal of the government; which has to have the money and should get it from each one of us in proportion to his means; third, at the end of the war those who have saved and invested, each according to his efforts, will

have laid by a share in the best security the world offers; an asset bound to serve the holder for many years to come."

"Finally, a most important consideration in the participation by all the people in this habit of saving, and of investing these savings in securities, lies in the fact that the whole people are thus educated to the purchase and ownership of securities, thereby giving hope that our great industries in the future may be even more democratized than today; that the number of investors in the securities of our railroads, our public utilities and our industries generally will be so increased that no man, woman or child in the country will be without direct and vital interest in our governmental and business institutions."

## FOOD VALUE OF CORN.

A Series of Comparisons That is a Study in Economy.

I have recently made an exhaustive investigation of the comparative food value of the products of white corn, and the results show these products to be so much more economical than many of the foods commonly used that I believe it would interest your readers to see the comparison.

The food value of one pound of cornmeal, grits or hominy, costing 3 cents, is equal to the food value of any of the following commonly used foods:

1 pound of wheat flour, costing... 5 cents  
1 pound of rice, costing... 9 cents  
15 pounds of cheese, costing... 60 cents  
25 pounds of round steak, costing 80 cents  
2 dozen eggs, costing... 30 cents  
15 peck of potatoes, costing... 45 cents  
6 pints of milk, costing... 20 cents

National prosperity has made us prodigal of our resources and wasteful of our substance, particularly in the matter of food, for which we have been paying more than is commensurate with food values, and I believe it behooves Americans today to consider the real nutritive value of the food which they purchase and to know the merits of white corn products, which I believe to be the cheapest nourishing food which the housewife can buy on the market today.

The south knows and appreciates the value of white corn for table use. Why not the north, east and west? A. W. Smith in New York Post.

## LISPING AND STUTTERING.

Children Should Be Taught How to Use Their Speech Organs.

Lisping may be caused by a lack of practice in the organs of speech. Stutterers are recruited largely from the ranks of the lispers. Children imitate the slovenly and disagreeable language of their elders.

Among the causes of lisping, in addition to the wrong use of speech organs, are abnormal teeth, lips, tongue, jaw or palate. Some cases are apparently due to carelessness or haste in reproducing speech sounds.

Lisping is not to be considered abnormal unless it noticeably persists beyond the age of five or six years. Usually the tendency to slur over words disappears rapidly in the upper grades of school. Fully one-fourth of the children entering school suffer from this speech defect.

Many educators argue that the first months of school should be given over to exercises in oral language intended to form correct habits of speech. They claim that the anxious haste of the primary teacher to teach children to read is unjustified and maintain that if one-half of the time used for phonic drills were devoted to voice cultivation many cases of stuttering would be prevented.—Pittsburgh Press.

Old Salt.  
Another couple was about to be launched on the sea of matrimony. "They don't seem a bit afraid," some one back in the crowd observed. "And why should they?" asked the gentleman next. "They've both been across several times."—St. Louis Post-Dispatch.

# PACIFIC COAST HITTERS FALL DOWN IN THEIR AVERAGES

(By Associated Press.)

SAN FRANCISCO, Cal., June 23.—The last of the regulars in the Pacific Coast baseball league to drop from the charmed circle of the 400 per cent hitters is Bassler, of Los Angeles. The latest unofficial batting averages show that Bassler dropped from 402 to 393 during the eleventh week of the pennant race.

Of those who have taken part in the majority of games played this season none now remain in the 400 class. Of the regulars the five leading batsmen are Bassler, of Los Angeles, 393; Ryan, of Salt Lake, 362; Fitzgerald, of San Francisco, 356; Williams, of Portland, 329; and Hannah, of Salt Lake, 324.

All of these players have shown a remarkable consistency in their batting and have maintained a very even pace. Fitzgerald's record thus far is imposing, as it shows a gradual but steady improvement. He has climbed from .225. The records of the men at the close of each week follows:

Week	Bassler	Ryan	Fitzgerald	Williams	Hannah
1st	364	278	300	368	412
2nd	429	385	225	357	438
3rd	414	417	255	329	417
4th	430	432	304	300	338
5th	436	402	317	285	300
6th	439	386	310	299	298
7th	418	390	329	316	293
8th	404	395	343	301	292
9th	404	371	348	308	300
10th	402	349	336	320	319
11th	393	362	336	329	324

The eleventh week also saw five men get back into the 300 class from the 200 division, while none slipped back from the higher to the lower class. McKeen, of San Francisco made the biggest advance, climbing from .260 to .301.

To what extent varsity sports will be carried on by the various universities of the Pacific coast, will be determined as far as possible next month when the athletic representatives of the various institutions meet in Portland to discuss the situation. Delegates will be present from the University of California, Leland Stanford, Jr. University, Washington State College, University of Oregon, University of Washington, University of Idaho, and the University of Montana.

Under the circumstances it is thought probable that the football program as mapped out for the coming season will be considerably modified. The schedules, as at present made up, were designed for season teams which would be able to stand the strain of a regular list of games. With green material, a less strenuous campaign is likely to be mapped out for all the teams.

Every effort will be made to make up as interesting a schedule as possible in order to keep alive the interest and enthusiasm. The big majority of men on the teams are under the age limit for participation in the war. The president of the United States has already issued a statement to the effect that, wherever possible, athletes should be continued as a means of physical upbuilding.

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building so that these youngsters, as they come of age, will have had all the advantages of those who preceded them during peace times.

## CHURCHES

Christian Science Society.—Services at 11 a. m. and 7:30 p. m. Subject: "Is the Universe, Including Man, Evolved by Atomic Force?" Sunday school at 9:45 a. m. The reading rooms are open daily from 2 to 4 p. m. Testimonial meetings are held every Wednesday at 7:30 p. m.

St. Patrick's Church.—Fourth Sunday after Pentecost. Masses 8 and 10 o'clock. Sunday school immediately after first mass. Evening devotion 7:30 o'clock. Father Dias will be absent Monday, Tuesday and Wednesday visiting Manhattan and Round Mountain.

St. Mark's Church.—Sunday, June 24th, St. John Baptist's Day. Holy communion, 8 a. m. Sunday school 10 a. m. Morning Prayer, 11 a. m. Evening prayer, 7:30 p. m. On Thursday, the 28th inst., the Altar Guild will give a silver tea in the guild room, beginning at 2 p. m. All are invited. Rev. Harlan Bailey, vicar.

Presbyterian Church.—Sunday school and morning service at the usual hours. Christian Endeavor at 6:30 p. m. At 7:30 the Masonic lodge will attend in a body to observe the festival of St. John's Day. Special music, Vocal duet, "Consider and Hear Me" (C. Pfeiffer). Mrs. Reece and R. W. Bayless, Violin Solo Offertory. Tenor solo, "But Thou Didst Not Leave His Soul in Hell," from the Messiah. A. A. Burrows. The public cordially invited to attend. Rev. R. W. Bayless, pastor.

VETERAN GOLFER DEFEATS A BRILLIANT YOUNGSTER

(By Associated Press.)  
ST. JOSEPH, Mo., June 23.—The steady playing of a veteran brought about the downfall of a brilliant youngster today in the third round of the trans-Mississippi golf tournament. Harry G. Legg, of Minneapolis, won his match from Frank L. Lynch, the 19-year-old St. Louis public links golfer, 1 up in 36 holes, after the hardest battle the championship has had so far in the tournament.

Application No. 4458.

Notice of Application for Permission to Appropriation the Public Waters of the State of Nevada

Notice is hereby given that on the 1st day of June, 1917, in accordance with Section 52, Chapter 116, of the Statutes of 1915, one W. H. Berg, of Round Mountain, County of Nye, and State of Nevada, made application to the State Engineer of Nevada for permission to appropriate the public waters of the State of Nevada. Such appropriation is to be made from Granite Canyon, at a point south 15° 36' 30" west, 80 degrees W. 1790 feet from the SE corner of Sec. 34, T. 11 N., R. 44 E., M. D. B. & M., County of Nye, State of Nevada, by means of a dam, and one-twentieth cubic feet per second is to be conveyed to a point bearing N. 52 degrees W. 1000 feet from point of diversion, by means of a pipe line, and there used for milling purposes, water to be returned to stream at a point bearing N. 52 degrees W. 1000 feet from point of diversion.

Date of 1st publication, June 16, '17. Date of last publication, July 14, '17. Signed: J. G. SCHUCHMAN, State Engineer.

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## ADVERTISED LETTERS

List of advertised letters remaining at the Tonopah postoffice for the week ending June 23, 1917. When calling for these letters please state that they are advertised. A fee of one cent will be charged for the following:

Glenn Adams, Mrs. W. T. Burcombe, A. H. Cousins, Aug. Danielson, Neil S. Elston, J. W. Fraser, T. C. Farrell, Mr. Orr Knickerbocker, Mr. John McMullan, Montgomery Shoshone Mines Co., Tom Newton, Mattie Quinn, Mr. Dan Ripalo, H. Rothstein, Rader & Lowe, Herb Roitsch, Marvin Saunders, Joe Thompson, Mrs. S. Woodruff, Mrs. Mary Young.

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